



# SHIIP NEWS RELEASE

## Medicare Part D— Join, Switch or Drop

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For more information contact:  
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*[This is the second in a three part series (February, March and April) which will discuss enrollment in the different parts of Medicare.]*

Medicare prescription drug coverage (Part D) is relatively new and consumers and advocates are gradually becoming familiar with the rules which apply to this benefit. "One of the areas of confusion with Part D is when individuals can enroll in and disenroll from the plans," says Kris Gross from the State of Iowa's Senior Health Insurance Information Program (SHIIP).

The *Initial Enrollment Period* is your first opportunity to get a Part D plan. This period occurs when someone first becomes eligible for Medicare, including those under age 65. You can join a Part D plan the month your Part A or Part B is effective, the three months before and the three months after. The earliest your coverage can start is the first day of the month your Medicare Part A or B begins.

Most individuals choose a Part D plan and must keep that plan for the entire calendar year. Medicare gives everyone an *Annual Enrollment Period* when they can choose a new plan for the next calendar year. Starting in 2011 the Annual Enrollment Period will be October 15-December 7. This is a change from the past when this period ran from November 15 to December 31. The plan you choose during this time will be effective January 1, 2012. You can join, switch or drop Part D plans during the Annual Enrollment Period.

Medicare offers extra help with Part D drug costs for people with limited income and resources. If you are receiving the extra help you have a *Special Enrollment Period* which allows you to change plans monthly. This includes anyone on Medicare and Medicaid. Individuals living in an institution, such as a nursing home or skilled nursing facility) can also change plans monthly. This does not include assisted living facilities or group homes.

There are also other *Special Enrollment Periods* with specific enrollment timelines. Moving to a state outside of your Part D plan's service area allows you a chance to change to a plan offered in your new state. If you have "creditable coverage" (coverage as good as Medicare's drug coverage) and you are losing that coverage you can enroll in a Part D plan. There are several other special enrollment periods.

If you have questions about your right to join, switch or drop a Part D plan and the associated timelines contact SHIIP, a free, confidential service of the state of Iowa. You can call 1-800-351-4664 (TTY 1-800-735-2942) or e-mail [shiip@iid.iowa.gov](mailto:shiip@iid.iowa.gov). SHIIP also has counselors available across the state to help you with your Part D enrollment questions and problems. For the SHIIP site nearest you call 1-800-351-4664 (TTY 1-800-735-2942) or go to [www.theightcalliowa.gov](http://www.theightcalliowa.gov).